UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN THE MATTER OF: : CASE NUMBER: A05-67325-PWB

GLORIA ABRAM,

IN PROCEEDINGS UNDER

CHAPTER 7 OF THE

Debtor. : BANKRUPTCY CODE

CHASE MANHATTAN BANK USA, NA

as successor in interest to Bank One

Delaware, NA,

v.

ADVERSARY PROCEEDING

Plaintiff : NO. 05-6310

:

:

GLORIA ABRAM, : JUDGE BONAPFEL

Defendant. :

ORDER GRANTING MOTION TO DISMISS

The Debtor seeks dismissal of the § 523(a)(2) dischargeability complaint filed July 21, 2005, by Chase Manhattan Bank USA, NA ("Plaintiff") because it was filed three days after the July 18, 2005 deadline for filing such a dischargeability complaint expired and because Plaintiff did not seek an extension of the deadline to file a complaint. Plaintiff has filed no response to the motion.

Rule 4007 of the Federal Rules of Bankruptcy Procedure provides that a complaint to determine dischargeability of a debt pursuant to 11 U.S.C. § 523(a)(2), (4), (6), or (15) shall be filed no later than 60 days after the first date set for the meeting of creditors under § 341(a). The court may extend the time for filing a complaint on motion of a party in interest after hearing on notice, but such "motion shall be filed before the time has expired." FED. R. BANKR. P. 4007(c).

In Kontrick v. Ryan, 540 U.S. 443,124 S.Ct. 906 (2004), the U.S. Supreme Court

determined that the filing deadlines prescribed in Bankruptcy Rules 4004 and 9006(b)(3) are

"claim-processing rules that do not delineate what cases bankruptcy courts are competent to

adjudicate." Kontrick, 124 S.Ct. at 914. The Court noted, in dicta, that whether Rules 4004 and

9006(b)(3) "despite their strict limitations, could be softened on equitable grounds is therefore a

question we do not reach." *Id.* at 916. The sole question before the Supreme Court was whether

the debtor had forfeited his right to assert the untimeliness of the creditor's amended complaint by

failing to raise the issue until after that complaint was adjudicated on the merits. The Court found

he had. Nevertheless, the Court noted that, if the debtor had timely raised the late filing issue, the

question before the bankruptcy court would have been "whether the time restrictions in the Rules

are in such emphatic form as to preclude equitable exceptions." Id. at 917.

The Debtor has timely raised the late filing issue in this adversary proceeding and

Plaintiff has offered no defense, legal or equitable, to the motion to dismiss. Based on the

foregoing, the Court finds that Debtor has asserted a basis for dismissal of the complaint.

Therefore, it is

ORDERED that the Debtor's motion to dismiss is **GRANTED**.

The Clerk is directed to serve copies of this Order on the persons on the attached

Distribution List.

At Atlanta, Georgia, this _____ day of October, 2005.

PAUL W. BONAPFEL

UNITED STATES BANKRUPTCY JUDGE

2

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